Case 18-26905 Doc 1 Filed 09/25/18 Entered 09/25/18 14:03:14 Desc Main Document Page 1 of 8 Fill in this information to identify your case: ED STATES BANKRUPTCY COURT United States Bankruptcy Court for the: MORTHERN DISTRICT OF ILLINOIS Northern District of Illinois SEP 25 2018 Case number (# known): Chapter you are filing under: Chapter 7 Chapter 11 JEFFREY P. ALLSTEADT, CLERK Chapter 12 INTAKE 1 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. **Identify Yourself** Part 1: About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture identification (for example, First name First name your driver's license or passport). Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Include your married or Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name xxx - xx - 435 4 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer

(ITIN)

Identification number

9 xx - xx -_

9 xx - xx -________

Doc 1

Filed 09/25/18

Entered 09/25/18 14:03:14 Desc Main Page 2 of 8

Debtor 1

First Name

Lastie Jz

Case number (if known)_____

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in	☐ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
the last 8 years	Business name	Business name
Include trade names and		Control Marijo
doing business as names	Business name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	8935 S CRegiel Number Street	Number Street
	City State ZIP Code	City State ZIP Code
	County Coo (C	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
,	Number Street	Number Street
	P.O. Box	P.O. Box
•	City State ZIP Code	City State ZiP Code
Why you are choosing	Check one:	Check one:
this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)

Doc 1 Filed 09/25/18 Entered 09/25/18 14:03:14 Desc Main Document Page 3 of 8

Debtor 1

Case number (if known)_

Part 2: Tell the Court	About You	r Bankrı	uptcy Case				
7. The chapter of the Bankruptcy Code you	Chec for Ba	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
are choosing to file under		Chapter 7					
	□ ci	hapter 1	1				
	🗀 cı	napter 12	2				
	A CI	napter 13	3			•	
8. How you will pay the f	yo su	urself, yo bmitting	ou may pay with	about now you cash, cashier's	may pay. Typica check, or mone	heck with the clerk's office in your ally, if you are paying the fee yorder. If your attorney is y pay with a credit card or check	
	□ in Ap	eed to p plication	ay the fee in ins for Individuals to	stallments. If yo Pay The Filing	ou choose this o Fee in Installm	option, sign and attach the ents (Official Form 103A).	
	les pay	s than 1: the fee	lage may, but is a 50% of the official in installments).	not required to, al poverty line th If you choose ti	waive your fee, lat applies to yo his option, your	otion only if you are filing for Chapter 7. and may do so only if your income is ur family size and you are unable to must fill out the <i>Application to Have the</i> t with your petition.	
9. Have you filed for bankruptcy within the last 8 years?	Yes Yes	District		Mhon	- The second		
				AAIIGI	WINK / DD / TITT	Case number	
		District		When	MM / DD / YYYY	Case number	
		District		When		Case number	
Are any bankruptcy cases pending or being	V No		mpagasak salamban menenggapan adapatah dalah menenggapan adapatah.		197 SAHIII		
filed by a spouse who is		Debtor				Relationship to you	
not filing this case with you, or by a business partner, or by an affiliate?		District	76 °	When	MM/DD/YYYY	Case number, if known	
		Debtor				Relationship to you	
		District _		When	MM / DD / YYYY	Case number, if known	
. Do you rent your residence?	Mo. Yes.	Go to lin Has you	ne 12. Ir landlord obtained				
			Go to line 12.				
		Yes.	Fill out <i>Initial State</i>	ement About an E	viction Judgment .	Against You (Form 101A) and file it as	

Case 18-26905 Doc 1 Filed 09/25/18 Entered 09/25/18 14:03:14 Desc Main Document Page 4 of 8

Debtor 1

Case number (if known)_

	proprietor	No.	Go to Part 4.				
of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a	art-time	Yes	. Name and location of busines	38			
	ate as an ot a		Name of business, if any				-
separate legal entit a corporation, partr LLC.			Number Street				
If you have more th sole proprietorship, separate sheet and	, use a						
to this petition.	attaon ii		City	<u> </u>	tate Zi	P Code	
			Check the appropriate box to	describe your business:			
			☐ Health Care Business (as	defined in 11 U.S.C. § 101	(27A))		
			☐ Single Asset Real Estate				
			☐ Stockbroker (as defined in		, ,,		
			Commodity Broker (as det)		
			☐ None of the above	• • • • • • • • • • • • • • • • • • • •			
For a definition of <i>small</i> business debtor, see 11 U.S.C. § 101(51D).		Yes.	l am filing under Chapter 11, b the Bankruptcy Code. I am filing under Chapter 11 ar Bankruptcy Code.				
Report if Y	fou Own o	r Have /	Any Hazardous Property o	or Any Property That N	leeds Imm	ediate Attention	
Do you own or ha	ave any	No					
Do you own or ha property that pos alleged to pose a of imminent and	ave any es or is threat	No	What is the hazard?				
Do you own or ha property that pos alleged to pose a of imminent and identifiable hazare public health or s Or do you own an	ave any es or is threat d to afety?	No					
Do you own or ha property that pos alleged to pose a of imminent and identifiable hazar public health or s Or do you own an property that need	eve any es or is threat d to afety?	No	What is the hazard? If immediate attention is neede	ed, why is it needed?			
Do you own or ha property that pos alleged to pose a of imminent and identifiable hazard public health or sor do you own an property that need immediate attentifor example, do you perishable goods, or attact must be fed, or a	eve any es or is threat d to afety? ny ds on? own livestock building	No		ed, why is it needed?			
Do you own or ha property that pos alleged to pose a of imminent and identifiable hazard public health or sor do you own an property that need immediate attentifor example, do you perishable goods, or attact must be fed, or a	eve any es or is threat d to afety? ny ds on? own livestock building	No Yes.		The second secon			
Do you own or ha property that pos alleged to pose a of imminent and identifiable hazard public health or sor do you own an property that need immediate attentifor example, do you perishable goods, or attact must be fed, or a	eve any es or is threat d to afety? ny ds on? own livestock building	No Yes.	If immediate attention is need: Where is the property?	The second secon			
Do you own or ha property that pos alleged to pose a	eve any es or is threat d to afety? ny ds on? own livestock building	No Yes.	If immediate attention is need: Where is the property?	The second secon			

Doc 1

Filed 09/25/18 Document

Entered 09/25/18 14:03:14 Desc Main Page 5 of 8

Debtor 1

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit Sounseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before i filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

ا	I received a briefing from an approved credit
	counseling agency within the 180 days before I
	filed this bankruptcy petition, and I received a
	certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before ! filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after i reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-26905 Doc 1 Filed 09/25/18

Document

Entered 09/25/18 14:03:14 Desc Main Page 6 of 8

Debtor 1

Case number (if known)_

Part 6: Answer These Qu	uestions for Reporting Purpo	es	
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts prima money for a business or in No. Go to line 16c. Yes. Go to line 17.	arily consumer debts? Consumer de ual primarily for a personal, family, or how arily business debts? Business debts nivestment or through the operation of the universe debts or but owe that are not consumer debts or but universe debts.	usehold purpose." s are debts that you incurred to obtain e business or investment.
any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No	hapter 7. Go to line 18. ter 7. Do you estimate that after any exer es are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$4-\$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	If I have chosen to file under Chaof title 11, United States Code. It under Chapter 7. If no attorney represents me and this document, I have obtained an I request relief in accordance with I understand making a false state with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, An Signature of Debtor 1	and 3571	eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed who is not an attorney to help me fill out § 342(b). Inde, specified in this petition. Improve yor property by fraud in connection to for up to 20 years, or both.
www.companies.com	MM DD /\YY	())	MM / DD /YYYY

Filed 09/25/18 Document

18 Er

Entered 09/25/18 14:03:14 Desc Main Page 7 of 8

Debtor 1

Hay Ladie JR

Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?

No Yes

Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?

☐ No

Yes Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?

X No

Yes. Name of Person_

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to have my rights or property if I do not properly handle the case.

× Paul Justin Signature of Debtorg1

Signature of Debtor 2

MM / DD / YYYY

Date

Contact phone

Cell phone

Date

Email address

Contact phone

Cell phone

Email address

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:)	
)	
Debtor (s))	Case No.
Decitor (8))	Chapter
)	

List of Creditors

PennyMac 7.0 Box 30597 Los Angeles CA 90030-0597	